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Remarks

The present response is to the Office Action mailed in the above referenced case on August 09, 2007. Claims 41-67 are standing for examination.

Claim objections:

3. Claims 66 and 67 are objected to because of the following informalities: Claims 66 and 67 are dependent from claim 41, however it is believed by the Examiner that claims 66 and 67 are supposed to be dependent off claim 59. Appropriate correction is required.

Applicant's response:

Applicant herein amends claims 66 and 67 to depend from independent claim 59, as required by the Examiner.

Merit rejection:

5. Claims 41-67 are rejected under 35 U.S.C. 103(a) as being unpatentable over Drummond et al. (hereinafter Drummond) U.S. Publication 2001/0014881 in view of Rangan U.S. Patent 6,412,073.

Examiner's rejection:

Claims 41, 50 and 59, Drummond teaches A first Web server hosted by a first enterprise, comprising: a first mechanism for receiving a request for information or services from a customer (page 7, paragraph 0098); a second mechanism for determining whether the request comes directly from the customer, or through a second Web server at a second enterprise (page 6, paragraph 0113-0116); and a third mechanism for responding with information or provided service to the request; (page 7, paragraph 0118-0119 and page 9, paragraphs 0144-0145). Drummond fails to teach identifying a particular server and filtering the information. Rangan teaches a unique Internet portal system that filters information based on ISP and passwords and therefore filters the information based on the determination of the ISP and password (column 4, paragraphs

31 thru column 5, line 17). Rangan further teaches that the system can be used for tracking financial transactions and purchasing goods and services (column 8, lines 8-24).

Therefore it would have been obvious to one of ordinary skill in the art to modify the transaction teachings of Drummond in which certain servers can perform greater amounts of financial transactions with the filtering and identification teachings of Rangan because it allows the specific servers to be identified so that capabilities and permission levels can be determined.

Applicant's response:

Applicant believes the ATM servers and their network taught in Drummond fail to read on applicant's Web servers as claimed. Drummond teaches an ATM network under the umbrella of one enterprise. Drummond provides a method of upgrading hardware and software on ATMs on the network without having to manually reprogram machines and ATM servers on the network. Drummond teaches recognizing a new service accessing the network and negotiates access to the new service.

Drummond teaches that FIG. 3 is a schematic exemplary view of an ATM 90 with networked transaction services 108, 110, and 112. The system includes a network computer 100 (ATM machine). The network computer is operative to execute a user interface service. The user interface service is operative to cause the display of a user interface output on an output service 102 such as a computer screen, and which accepts inputs from an input service 104 which includes a keypad, touch screen component or other input device. The network computer also includes a network interface 109 for connecting to the common network 106 of the ATM. (page 7, [0105])

Applicant argues that the "services" in Drummond cannot read on the "customers" in applicant's invention. The customers in applicant's invention are accessing services either directly with a server, or through another server. The Examiner uses the actions of the "services" in Drummond [0098; 0113-0116] to teach applicant's claim limitations regarding actions of "customers". Applicant argues that dependent

claims recite gathering personal information on <u>customers</u>. Drummond fails to teach gathering personal information on customers.

The Examiner admits Drummond fails to teach identifying a particular server and filtering the information. The Examiner provides the art of Rangan to teach the limitation. Applicant argues that Rangan is not a valid reference. Applicant understands under 35 U.S.C. 103(c)(1) subject matter developed by another person, which qualifies as prior art only under one or more of subsections (e), (f), and (g) of section 102 of this title, shall not preclude patentability under this section where the subject matter and the claimed invention were, at the time the claimed invention was made, owned by the same person or subject to an obligation of assignment to the same person. Applicant points out that Rangan is commonly owned with the present invention, and only qualifies under (e), (f) and (g) of section 102. The present invention was filed 04/24/2001. Rangan was published 3/14/2002, and patent issued on 6/25/2002. Therefore, Rangan was not patented or described in a printed publication in this or a foreign country or in public use or on sale in this country, more than one year prior to the date of the present application for patent in the United States and the 103(a) rejection is not valid.

For the above reasons, applicant believes that claims 41-67, as argued above, are clearly and unarguably patentable over the art presented by the Examiner.

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Summary

As all of the claims have been shown to be patentable over the art of record, applicant respectfully requests reconsideration, and that the present case be passed quickly to issue. If there are any time extensions needed beyond any extension specifically requested with this response, such extension of time is hereby requested. If there are any fees due beyond any fees paid with this amendment, authorization is given to deduct such fees from deposit account 50-0534.

Respectfully Submitted, Gregg Freishtat et al.

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